

Massachusetts Division of Insurance Report of Membership¹
in Closed Nongroup Plans as of December 31, 2004

	COVERED MEMBERS BY COUNTY COMMERCIAL INSURANCE CARRIERS As of December 31, 2004	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	04 MA TOTAL	03 MA TOTAL
		Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at End of Year	Members at at End of Year
1	Aetna Life Insurance Company	6	9	2	0	8	0	5	1	11	0	3	3	6	4	58	67
2	American National Life Insurance Company of Texas	20	8	17	1	10	5	14	0	24	0	20	38	1	10	168	202
3	American Republic Insurance Company	15	2	4	11	40	7	20	15	25	10	8	11	3	4	175	188
4	AXA Equitable Life Insurance Company ²	48	29	7	12	17	1	5	17	89	4	55	10	26	9	329	329
5	Bankers Life and Casualty Company	2	0	1	0	0	0	1	0	2	0	1	1	1	2	11	10
6	Celtic Life Insurance Company	1	1	3	0	3	0	1	0	5	0	0	0	0	4	18	69
7	Central United Life Insurance Company	2	0	0	0	3	0	4	0	1	0	0	2	0	3	15	19
8	Continental Assurance Company	0	0	1	0	0	0	0	0	0	0	0	1	0	0	2	2
9	Farm Family Life Insurance Company	0	0	1	0	0	2	0	2	3	0	0	0	0	4	12	15
10	Fortis Insurance Company	337	23	83	97	327	16	69	35	369	46	97	121	50	68	1,738	1,899
11	GE Group Life Assurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
12	Golden Rule Insurance Company	110	19	18	5	25	29	11	16	72	11	12	7	18	23	376	430
13	(The) Guardian Life Insurance Company of America	0	0	4	0	3	0	0	1	6	0	2	7	3	0	26	30
14	ING Life Insurance and Annuity Company	1	2	0	0	1	0	2	1	4	0	1	0	0	0	12	13
15	Investors Life Insurance Company of North America ³	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
16	John Alden Life Insurance Company	0	0	0	0	0	0	0	0	1	0	1	0	0	0	2	0
17	Knights of Columbus	0	0	0	0	1	0	2	1	3	0	0	0	0	0	7	7
18	Manufacturers Life Insurance Company	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
19	(The) MEGA Life and Health Insurance Company	18	2	9	5	6	0	0	0	22	0	8	5	1	5	81	112
20	Metropolitan Life Insurance Company	4	2	6	1	14	5	3	3	28	0	10	9	3	4	92	96
21	Mid-West National Life Insurance Company of Tenness	10	2	0	0	31	2	2	4	11	0	10	6	0	1	79	113
22	Mutual of Omaha Insurance Company	15	8	3	10	10	2	8	17	26	2	6	7	5	0	119	355
23	National Benefit Life Insurance Company	0	0	0	0	0	1	5	4	13	0	0	0	0	2	25	29
24	National Financial Insurance Company	1	0	0	5	1	0	1	0	10	0	0	0	0	0	18	20
25	National Health Insurance Company	3	0	1	1	14	2	0	0	7	0	0	3	1	8	40	66
26	New York Life Insurance Company	4	0	2	0	1	2	0	0	1	0	0	0	8	0	18	20
27	(The) Prudential Insurance Company of America	40	13	26	2	23	5	19	8	59	10	22	8	12	15	262	369
28	Thrivent Financial for Lutherans ⁴	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	2
29	(The) Travelers Insurance Company	0	0	0	0	0	0	1	0	0	0	0	0	1	0	2	3
30	Trustmark Insurance Company	17	2	6	3	9	2	13	4	20	2	17	14	0	4	113	124
31	UNICARE Life & Health Insurance Company	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
32	United HealthCare Insurance Company	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	3
33	United Teacher Associates Insurance Company	3	1	1	0	4	0	5	1	4	1	8	0	5	1	34	44
34	Washington National Insurance Company ⁵	112	1	14	51	49	7	14	11	74	8	18	10	18	32	419	496
	TOTALS:	770	124	209	204	601	88	205	143	891	94	299	263	162	203	4,256	5,137
	2004 Massachusetts Population ⁶	228,683	132,486	548,176	15,669	738,984	72,235	461,844	153,894	1,464,628	10,124	653,617	490,655	666,022	779,488	6,416,505	6,420,357
	2004 Market Penetration Rate ⁷	0.3%	0.1%	0.0%	1.3%	0.1%	0.1%	0.0%	0.1%	0.1%	0.9%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Effective December 7, 2004 The Equitable Life Assurance Society of the U.S. changed its name to AXA Equitable Life Insurance Company.

³ In 2004, United Teacher Associates Insurance Company ("UTA") assumed Investors Life Insurance Company of North America's (ILIC") "Closed" block business. Membership now reported under UTA.

⁴ Effective May 21, 2002, Aid Association For Lutherans changed its name to Thrivent Financial for Lutherans.

⁵ Effective July 1, 2003, Consecro Medical Insurance Company ("Consecro") merged into Washington National Insurance Company ("WNI"). All Consecro "closed" membership now reported in WNI's membership statistics.

⁶ Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

⁷ Total Massachusetts members divided by the 2004 Massachusetts population.